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| Substitute for form 1449/PTO<br><b>INFORMATION DISCLOSURE<br/>STATEMENT BY APPLICANT</b><br>Date Submitted: February 27, 2008<br><i>(use as many sheets as necessary)</i> |   |    |   | <b>Complete if Known</b>      |                   |
|   |   |    |   | <b>Application Number</b>     | 10/738,468        |
|   |   |    |   | <b>Filing Date</b>            | December 17, 2003 |
|   |   |    |   | <b>First Named Inventor</b>   | William NOLAN     |
|   |   |    |   | <b>Art Unit</b>               | 3696              |
|   |   |    |   | <b>Examiner Name</b>          | Ojo O. OYEBISI    |
|   |   |    |   | <b>Attorney Docket Number</b> | 037607-0236       |
| Sheet   | 1 | of | 1 |                               |                   |

| U.S. PATENT DOCUMENTS |                       |  |                                |  |  |
|-----------------------|-----------------------|--|--------------------------------|--|--|
| Examiner Initials*    | Cite No. <sup>1</sup> | Document Number                          | Publication Date<br>MM-DD-YYYY | Name of Patentee or Applicant of<br>Cited Document | Pages, Columns, Lines,<br>Where Relevant<br>Passages or Relevant<br>Figures Appear |
|                       |                       | Number-Kind Code <sup>2</sup> (if known) |                                |  |  |
|                       |                       | 6,226,624                                | 05-01-2001                     | Watson et al.                                      |  |
|                       |                       | 6,233,566                                | 05-15-2001                     | Levine et. al.                                     |  |
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| UNPUBLISHED U.S. PATENT APPLICATION DOCUMENTS |                       |   |  |  |  |
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| Examiner Initials*                            | Cite No. <sup>1</sup> | U.S. Patent Application Document                | Filing Date of<br>Cited Document<br>MM-DD-YYYY | Name of Patentee or Applicant of<br>Cited Document | Pages, Columns, Lines,<br>Where Relevant<br>Passages or Relevant<br>Figures Appear |
|   |                       | Serial Number-Kind Code <sup>2</sup> (if known) |  |  |  |
|   |                       |   |  |  |  |

| FOREIGN PATENT DOCUMENTS |                       |   |                                |   |  |                |
|--------------------------|-----------------------|---|--------------------------------|---|--|----------------|
| Examiner Initials*       | Cite No. <sup>1</sup> | Foreign Patent Document   | Publication Date<br>MM-DD-YYYY | Name of Patentee or<br>Applicant of Cited Documents | Pages, Columns, Lines,<br>Where Relevant<br>Passages or Relevant<br>Figures Appear | T <sup>6</sup> |
|                          |                       | Country Code <sup>3</sup> Number <sup>4</sup> Kind Code <sup>5</sup> (if known) |                                |   |  |                |
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| NON PATENT LITERATURE DOCUMENTS |                       |  |                |
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| Examiner Initials*              | Cite No. <sup>1</sup> | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published. | T <sup>6</sup> |
|                                 |                       | FANNIE MAE, "Servicing Guide", 1995-2002 et al, 318 pages, Forward, Table of Contents, Sections III, IX, X, and XI, Fannie Mae, USA  |                |
|                                 |                       | FANNIE MAE, "Selling", 1995-2002 et al, 1119 pgs, Fannie Mae, USA  |                |

|                    |                 |
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| Examiner Signature | Date Considered |
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